

AMENDMENTSIn the Specification:

Please amend paragraph [0024] as follows:

[0024] In this exemplary embodiment, system 10 generally includes a point of sale terminal or cash register 20 which is connected to a check imager 22, a MICR (magnetic ink character recognition) reader 24, an electronic signature capture device 26, and a printer 28. Cash register 20 is also operably connected to a local computing unit or store controller 30 which may also be operably connected to a plurality of cash registers (only one of which is shown in FIG. 1), each of which may be located at a respective one of a plurality of checkout lanes via, for example, an in-store local area network. Store controller 30 is also operably connected to a batch data storage unit 32, and to a remote computing unit or central controller 40 which may be operably connected to a plurality of store controllers (only one of which is shown in FIG. 1), each of which may be located at a respective one of a plurality of stores via, for example, a communication network such as a telephone system, a global communications network such as the Internet, or other suitable communications network. Central controller 40 may be connected to a warehouse data storage unit 42, an authorization data storage unit 41, and to an automated clearing house (ACH) 50 which in turn is operably connectable to one or more banking institutions 60 (only one of which is shown in FIG. 1). It will be appreciated that instead of an ACH, the central controller may be operably connectable to the Federal Reserve, shared bank network, a bank, credit card network, or other suitable means for settlement.

Please amend paragraph [0048] as follows:

[0048] In this illustrated embodiment, biometric sensor 326 is operable to obtaining biometric information from the customer. As noted above the biometric sensor may be a signature capture device for obtaining an image of the handwriting signature of the customer. Biometric sensor 326 may also include, for example, a fingerprint scanner for capturing an electronic information regarding a user's fingerprint, a retina or iris scanner for capturing electronic information regarding the blood vessel patterns of the retina and the pattern of flecks on the iris, a video or digital camera for capturing electronic information regarding the face of the customer, a microphone for capturing a voice print or sample of the customer, or a number pad or keyboard pad for obtaining the password of the customer along with the rate of typing and intervals between letters. By capturing an image of the blank check and biometric information, two items of separate information may be stored in the warehouse data storage unit and allow archival and retrieval for use in, for example, proving or collecting payment in the case where the check was drawn on an account with insufficient funds or where the customer tendered the check fraudulently. In addition, the biometric information may be used for identification purposes as well in an authorization process and compared with data in an authorization data storage unit. In addition, it will be appreciated that other biometric sensors may be employed in the methods and systems of the present invention for obtaining other biometric information or other personal information particular to the customer.

Please amend paragraph [0051] as follows:

[0051] The cash register may then prompt the sales clerk to request a blank check from the customer. As described above the customer need not fill in the amount of the transaction, the payee, or sign or date the check. The sales clerk then inserts the customer's blank check in the image capture device, the MICR reader, and the printer device. Alternatively, the customer may be prompted, e.g., instructed by the sales clerk or instructed by a display on the financial terminal to insert a blank check into a combination image capture device, MICR reader, and printer device.

Please amend paragraph [0057] as follows:

[0057] From the present description, it will be appreciated that one or more of the various aspects of the check imager, MICR reader, biometric sensors, printer, cash register, financial terminal, store controller, and central controller may be operably combined in one or more devices according to the present invention. The various described methods for processing a check using a blank check may utilize a combination check imager and MICR reader, or a financial terminal for use with preexisting cash registers may be provided with a biometric sensor as well as a combination check imager, MICR reader, and printer. The check imagers may include an optical read head ~~suitable~~ suitably sized for scanning generally the entire surface of the front of the blank check upon the check being passed by the optical read head, and/or suitably sized, e.g., less than the length or width of a check, where the optical read head is operably moved over generally the entire surface area of the face of the blank check. Suitable devices having an optical scanner, a MICR reader, and/or a printer are disclosed in U.S. Patent No. 5,832,463 issued to Funk, U.S. Patent No. 5,053,607 issued to Carlson et al., U.S. Patent No. 6,164,528 issued to Hills et al., and U.S. Patent No. 6,257,783 to Hanaoka et al., the entire subject matter of these patents being incorporated herein by reference.